

**UNITED STATES BANKRUPTCY COURT**

**FOR THE**

**EASTERN DISTRICT OF VIRGINIA  
Alexandria Division**

In the Matter of:

SUBROTO MITRO  
AND  
MAITREYEE MITRO

Debtors

Chapter 13

Case No. 13-10199-RGM

**OBJECTION TO CONFIRMATION OF PLAN,**  
**NOTICE OF OBJECTION TO CONFIRMATION OF PLAN**  
**AND**  
**NOTICE OF SCHEDULED HEARING ON THIS OBJECTION**

Thomas P. Gorman, Chapter 13 Trustee, has filed this objection to confirmation of your Chapter 13 Plan filed February 12, 2013. The cause for this objection is as follows:

**Violation of 11 U.S.C. §1325(a)(3) -- Good Faith.**

- Debtors purchased and financed Debtor-wife's new car (2013 Honda Accord) right before bankruptcy -- it had 152 miles on it at time of filing. Monthly payment of \$540.00 would otherwise be available to creditors.
- Monthly expenses are also inflated due to costs of adult son, whose income is not scheduled in budget figures.

**Violation of 11 U.S.C. §521(4) -- Failure to provide documents to the Office of the Chapter 13 Trustee**

- Debtors have not provided copies of any tax returns.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not wish the court to grant the relief sought in the objection, or if you want the court to consider your views on the objection, then on or before five business days prior to the hearing date, you or your attorney must:

**Notice of Objection To Confirmation**

Subroto Mitro and Maitreyee Mitro, Case # 13-10199-RGM

File with the court a written response with supporting memorandum as required by Local Bankruptcy Rule 9013-1(H). Unless a written response and supporting memorandum are filed and served by the date specified, the Court may deem any opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice or hearing. If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above. You must mail a copy to the persons listed below.

***Attend the hearing to be held on March 27, 2013 at 9:30 a.m., in Courtroom II on the 2<sup>nd</sup> floor, United States Bankruptcy Court, 200 South Washington Street, Alexandria, VA 22314.*** If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

A copy of any written response must be mailed to the following persons:

Thomas P. Gorman  
300 North Washington Street, Ste, 400  
Alexandria, VA 22314

Clerk of the Court  
United States Bankruptcy Court  
200 South Washington Street  
Alexandria, VA 22314

If you or your attorney do not take steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: February 22, 2013

/s/Thomas P. Gorman  
Thomas P. Gorman  
Chapter 13 Trustee  
300 N. Washington Street, #400  
Alexandria, VA 22314  
(703) 836-2226  
VSB 26421

**Notice of Objection To Confirmation**

Subroto Mitro and Maitreyee Mitro, Case # 13-10199-RGM

**CERTIFICATE OF SERVICE**

I hereby certify that I have this 22<sup>st</sup> day of February, 2013, served via ECF to authorized users or mailed a true copy of the foregoing Objection to Confirmation, Notice of Objection and Notice of Hearing to the following parties.

Subroto Mitro  
Maitreyee Mitro  
Chapter 13 Debtors  
13563 Melville Lane  
Chantilly, VA 20151

Tommy Andrews, Jr., Esq.  
Attorney for Debtor  
122 N. Alfred St.  
Alexandria, VA 22314

\_\_\_\_/s/ Thomas P. Gorman\_\_\_\_\_  
Thomas P. Gorman